

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHAEL G HERSON § Case No.: 08-08212
RACHEL J HERSON §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2008.
- 2) This case was confirmed on 05/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/21/2009.
- 6) Number of months from filing to the last payment: 15
- 7) Number of months case was pending: 20
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,325.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,511.30
Less amount refunded to debtor	\$ 132.82
NET RECEIPTS	\$ 8,378.48

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,371.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 627.95
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 3,998.95

Attorney fees paid and disclosed by debtor	\$ 129.00
--	-----------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CARMAX AUTO FINANCE	SECURED	3,000.00	2,481.59	.00	.00	.00
GMAC	SECURED	19,135.00	19,011.83	.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	10,779.00	10,991.03	10,991.03	880.12	.00
CAPITAL ONE	UNSECURED	4,416.00	4,463.70	4,463.70	347.23	.00
ECAST SETTLEMENT COR	UNSECURED	4,472.00	4,742.48	4,742.48	368.95	.00
CAPITAL ONE	UNSECURED	2,974.00	1,821.37	1,821.37	145.87	.00
ECAST SETTLEMENT COR	UNSECURED	1,794.00	1,856.69	1,856.69	148.67	.00
ECAST SETTLEMENT COR	UNSECURED	1,035.00	.00	1,052.76	81.90	.00
ECAST SETTLEMENT COR	UNSECURED	907.00	922.54	922.54	71.75	.00
ROUNDUP FUNDING LLC	UNSECURED	4,311.00	4,311.82	4,311.82	335.44	.00
ECAST SETTLEMENT COR	UNSECURED	727.00	727.32	727.32	56.58	.00
LVNV FUNDING	UNSECURED	247.00	594.36	594.36	35.63	.00
LVNV FUNDING	UNSECURED	420.00	638.46	638.46	38.28	.00
DELL FINANCIAL SERVI	UNSECURED	3,560.00	3,560.54	3,560.54	277.00	.00
PRA RECEIVABLES MANA	UNSECURED	753.00	753.27	753.27	53.56	.00
LVNV FUNDING	UNSECURED	695.00	695.79	695.79	54.11	.00
ECAST SETTLEMENT COR	UNSECURED	850.00	931.23	931.23	72.45	.00
HSBC NV/GM CARD	UNSECURED	1,856.00	NA	NA	.00	.00
HSBC NV/GM CARD	UNSECURED	1,577.00	NA	NA	.00	.00
HSBC NV/GM CARD	UNSECURED	1,526.00	NA	NA	.00	.00
HSBC NV/GM CARD	UNSECURED	1,066.00	NA	NA	.00	.00
HSBC NV/GM CARD	UNSECURED	938.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,457.00	2,456.70	2,456.70	191.13	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL RECOVERY ONE	UNSECURED	105.00	105.94	105.94	.00	.00
NATIONAL CREDIT ADJU	UNSECURED	9,713.00	NA	NA	.00	.00
NEXTCARD MASTER TRUS	UNSECURED	1,723.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	393.00	373.39	373.39	19.06	.00
ECAST SETTLEMENT COR	UNSECURED	275.00	275.12	275.12	16.50	.00
LVNV FUNDING	UNSECURED	172.00	259.78	259.78	15.58	.00
VERIZON	UNSECURED	452.00	452.77	452.77	35.24	.00
ATLANTIC CREDIT & FI	UNSECURED	NA	3,487.70	3,487.70	271.33	.00
ECAST SETTLEMENT COR	UNSECURED	NA	10,779.11	10,779.11	863.15	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	<u>.00</u>	<u>.00</u>	<u>.00</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	<u>.00</u>	<u>.00</u>	<u>.00</u>
GENERAL UNSECURED PAYMENTS:	56,253.87	4,379.53	.00

Disbursements:

Expenses of Administration	\$ 3,998.95
Disbursements to Creditors	\$ 4,379.53

TOTAL DISBURSEMENTS: \$ 8,378.48

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/24/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.